

In re:
Paul S. Wheaton
Debtor(s)

Case No. 20-13664-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: Oct 28, 2020

User: Adminstra
Form ID: 309I

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2020:

Recip ID	Recipient Name and Address
db	+ Paul S. Wheaton, 2860 Yellow Goose Road, Lancaster, PA 17601-1814
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14536909	+ Aes Members 1st Fcu, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040
14545556	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14536908	+ Commonwealth of PA, 841 Vogelsong Road, P.O. Box 14008, York, PA 17404-1397
14536923	+ James Gavin, Esquire, 1100 Berkshire Blvd., Suite 201, Reading, PA 19610-1221
14555446	+ Jay and Sharon Linard, 175 River Road, New Ringgold, PA 17960-9344
14536906	+ Lawrence V. Young, CGA Law Firm, 135 North George Street, York, PA 17401-1132
14555445	+ Richard J. Wiest, Williamson Friedberg & Jones, LLC, 10 Westwood Road, Pottsville, PA 17901-1314
14536926	+ Santander Bank, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3563
14546910	+ Santander Bank, N.A., 450 Penn Street, 10-421-MC3, Reading, PA 19602-1011
14547099	+ Santander Bank, N.A., PO BOX 16255, Reading PA 19612-6255
14536927	+ Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
14536905	+ Secretary of Treasury, 15th & Penn Avenue NW, Washington, DC 20220-0001
14536928	+ The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14536929	+ Todd R Bartos, J.D., 2138 Measow Ridge Drive, Lancaster, PA 17601-5759

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text:	Date/Time	Recipient Name and Address
aty	lyoung@cgalaw.com	Oct 29 2020 02:41:00	LAWRENCE V. YOUNG, CGA Law Firm, 135 North George Street, York, PA 17401
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 29 2020 02:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 29 2020 02:42:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Oct 29 2020 02:41:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14536912	+ EDI: CITICORP.COM	Oct 29 2020 02:43:00	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14536910	+ EDI: GMACFS.COM	Oct 29 2020 02:43:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14536911	+ EDI: AMEREXPR.COM	Oct 29 2020 02:43:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14546155	EDI: BANKAMER2.COM		

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		Oct 29 2020 02:43:00	Bank of America, N.A., P O Box 15102, Wilmington DE 19886-5102
14536916	Email/Text: bankruptcy@bbandt.com	Oct 29 2020 02:41:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
14536913	+ EDI: BANKAMER.COM	Oct 29 2020 02:43:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14536914	+ EDI: BANKAMER.COM	Oct 29 2020 02:43:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14536915	+ EDI: TSYS2.COM	Oct 29 2020 02:43:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14536917	+ EDI: CAPITALONE.COM	Oct 29 2020 02:43:00	Capital One/Dress Barn, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14536919	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 29 2020 02:07:03	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14536920	+ EDI: DISCOVER.COM	Oct 29 2020 02:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14536921	+ Email/Text: bknotices@financesysteminc.com	Oct 29 2020 02:42:00	Finance System, Inc., Attn: Bankruptcy, 5703 National Road East Po Box 786, Richmond, IN 47374-2619
14536922	+ Email/Text: bankruptcy@huntington.com	Oct 29 2020 02:41:00	Huntington Natl Blk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
14536904	EDI: IRS.COM	Oct 29 2020 02:43:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14536918	EDI: JPMORGANCHASE	Oct 29 2020 02:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14536924	+ Email/Text: PBNCNotifications@perituservices.com	Oct 29 2020 02:41:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14545210	EDI: NMTRD.COM	Oct 29 2020 02:43:00	NM Taxation and Revenue Department, PO BOX 8575, Albuquerque NM 87198-8575
14548342	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 29 2020 02:41:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14536925	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 29 2020 02:07:53	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
14536930	EDI: USBANKARS.COM	Oct 29 2020 02:43:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14536907	*+	Paul S. Wheaton, 2860 Yellow Goose Road, Lancaster, PA 17601-1814

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0313-4

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2020 at the address(es) listed below:

Name	Email Address
LAWRENCE V. YOUNG	on behalf of Debtor Paul S. Wheaton lyoung@cgalaw.com tlocondro@cgalaw.com,rminello@cgalaw.com,jrosenau@cgalaw.com;kbrayboy@cgalaw.com
REBECCA ANN SOLARZ	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmllawgroup.com
RICHARD J. WIEST	on behalf of Creditor Jay Linard rwiest@wfjlaw.net gdeitch@wfjlaw.net;jmajestic@wfjlaw.net
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS A. CAPEHART	on behalf of Creditor Santander Bank N.A. JKacsur@grossmcginley.com, ehutchinson@grossmcginley.com

TOTAL: 5

Information to identify the case:

Paul S. Wheaton

Debtor 1:
First Name Middle Name Last Name
Debtor 2:
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court: Eastern District of Pennsylvania
Case number: 20-13664-pmm

Social Security number or ITIN: xxx-xx-1251
EIN: _____

Social Security number or ITIN: _____
EIN: _____

Date case filed for chapter: 13 9/11/20

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Paul S. Wheaton	
2. All other names used in the last 8 years		
3. Address	2860 Yellow Goose Road Lancaster, PA 17601	
4. Debtor's attorney	LAWRENCE V. YOUNG CGA Law Firm 135 North George Street York, PA 17401	Contact phone (717) 718-7110 Email: iyoung@cgalaw.com
5. Bankruptcy trustee	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 10/28/20

For more information, see page 2

Debtor Paul S. Wheaton

Case number 20-13664-pmm

7. Meeting of creditors	November 24, 2020 at 1:30 PM	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 1/23/21 Filing deadline: 11/20/20 Filing deadline: 3/10/21
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	